

# FNB Global Virtual Card

## Frequently asked questions



### What is an FNB Global Virtual Card?

FNB Global Virtual Cards are cards linked to your FNB Global Account and can be used for FNB Tap to Pay and all partner wallet transactions, including Apple Pay, Samsung Pay, Fitbit Pay™, Google Pay, Garmin Pay™ and SwatchPAY!, making it more convenient to make purchases without the need for a physical card.

### How safe is the FNB Global Virtual Card?

The FNB Global Virtual Card can only be accessed on your FNB Banking App and only you (the valid account holder) should have the login details, which makes it very safe. The FNB Global Virtual Card has a dynamic CVV which changes every hour, reducing the risk of card fraud for online and in-app purchases, and subscriptions. The card can be easily cancelled on your banking app, in the case of fraud.

### What do I need to qualify for an FNB Global Virtual Card?

To create an FNB Global Virtual Card, you need to have an existing EUR, USD or GBP Global Account. The FNB Global Virtual Card is complementary to the FNB Global Debit Card. The FNB Global Debit Card gives you access to the full value-added benefits of the FNB Global Account offering.

### How much will an FNB Global Virtual Card cost?

There is no cost to you for an FNB Global Virtual Card.

### How will I know that I can create an FNB Global Virtual Card?

A tab/button on your banking app will indicate that the FNB Global Virtual Card can be created and the functionality is enabled.

### Where can I create an FNB Global Virtual Card?

You can only create a FNB Global Virtual Card on your banking app, under the 'My Account' or 'My Cards' tabs.

### Is the FNB Global Virtual Card available for Android and iPhone users?

Yes, you can create a FNB Global Virtual Card on both operating systems. FNB Global Virtual Cards are now enabled for

eCommerce transactions, in-app purchases, streaming services, subscription payments and contactless 'Tap to Pay' transactions on supported digital wallets. These include; FNB Tap to Pay, Samsung Pay, Apple Pay, Fitbit Pay™, Google Pay, Garmin Pay™ and SwatchPAY!

### Can I create an FNB Global Virtual Card on any device?

No, you can only create an FNB Global Virtual Card on a trusted device. You will not be able to create an FNB Global Virtual Card on an untrusted device, this is a device that you do not use regularly to access your banking app or a newly linked device which you use to access your banking app for the first time.

### How would I create an FNB Global Virtual Card?

There are two ways you can create an FNB Global Virtual Card on your FNB Banking App:

#### From the 'Accounts' icon

- Select 'Accounts'
- Choose the account you want to link to the FNB Global Virtual Card
- Select 'Account Options'
- Select 'My Cards'
- Tap 'Add Card or global virtual card'
- Select 'Global virtual card'
- Type the name to appear on the card in the 'Card nickname' text box
- Tap 'Submit'
- Tap 'Finish'

You will now be able to view your newly created FNB Global Virtual Card in the cards list. You can copy and paste the newly created card number when making an online purchase.

#### From the 'Cards' icon

- Select 'Cards'
- Tap 'Add or global virtual card'
- You can select the account you want to link the global virtual card to in the 'Link to Account' field
- Type the name to appear on the card in the 'Card nickname' text box

- Tap 'Submit'
- Tap 'Finish'

You will now be able to view your newly created FNB Global Virtual Card in the cards list. You can copy and paste the newly created card number when making an online purchase.

### How can I check if my device is trusted?

- Access our FNB Banking App
- Select 'Menu' (3 horizontal lines on top left of screen)
- Select 'Settings'
- Select 'My Devices and Browsers'

Devices and mobi browsers will be displayed under the headings **'Verified or Unverified'**

### How can I verify my untrusted device?

You can verify your device by either performing a financial transaction of R300 or more via the app and your device will be verified/trusted within 7 working days, or verify with another trusted device (app downloaded) by Geo Location or QR code.

### How does the dynamic CVV work for subscriptions?

Subscription transactions only use the CVV for the first transaction to authenticate the card and account. Recurring transactions only validate the card number and expiry date going forward.

### Can I block my FNB Global Virtual Card?

Yes, you can temporarily block your FNB Global Virtual Card and unblock it at a later stage. If you want to permanently cancel it, this is also a possibility.

### If I have blocked my FNB Global Virtual Card, will my account also be blocked?

No, the account will still be active as you have only blocked the 'card' and not the account.

### How can I temporarily block my FNB Global Virtual Card?

- Access the FNB Banking App
- Tap 'Cards'
- Select the card to block by tapping on it
- Tap 'Temporarily block my virtual card'
- Tap 'Confirm'

### How can I unblock my FNB Global Virtual Card?

- Access the FNB Banking App
- Tap 'Cards'
- Select the card to 'Unblock' by clicking on the blocked card
- Tap 'Unblock virtual card'
- Tap 'Confirm'

### Why should I use an FNB Global Virtual Card and what are the benefits?

It can be instantly generated for all active accounts and used

immediately. There are no delivery hassles as it is an in-app card on your device. The FNB Global Virtual Card has a dynamic CVV which changes every hour, reducing the risk of card fraud. It cannot be skimmed, damaged or stolen, though you should always be vigilant in protecting your card, account, PIN and login information.

You can use a FNB Global Virtual Card for convenience and safety when doing the following:

- Shopping at multiple online merchant sites. (Please ensure that these sites are secure, always check for the https:)
- It can be used as a payment method for in-app/subscription purchases such as Netflix or Spotify
- It can also be used for in-store purchases through the FNB Tap to Pay, Apple Pay, Google Pay, Samsung Pay, Fitbit Pay™, Garmin Pay™, and SwatchPAY!

The FNB Global Virtual Card can be kept in a blocked state and only unblocked when needed, making it more secure and is valid for 5 years from the month of its creation.

### Where can I view my FNB Global Virtual Card details on the banking app?

- Access the FNB Banking App
- Tap 'Cards'
- You can now see the card details of the card you have selected
- You can also flip the card by swiping your finger from side to side, this motion allows you to view the Card Verification Value (CVV) number

The CVV number is required to authenticate a purchase. When you log in and select a FNB Global Virtual Card to transact, the CVV displayed at that time will be valid for one hour from the time you flip the card to view the CVV number. All transactions within that hour will use the same CVV. When the hour has expired, a new CVV will be generated and that too will only be valid for an hour.

### How do I cancel my FNB Global Virtual Card?

- Access the FNB Banking App
- Tap 'Cards'
- Select the card you want to cancel by clicking on it
- Tap 'Cancel virtual card'
- Tap 'Confirm' on the 'Cancel a Card' confirmation screen

### Do I need to activate my FNB Global Virtual Card?

No, your FNB Global Virtual Card is automatically activated when it is created.

### Do I need a PIN when purchasing online with my FNB Global Virtual Card?

No, a PIN is not required when making online purchases using a FNB Global Virtual Card.

## When will I be required to input a PIN when transacting using my FNB Global Virtual Card?

You may be required to use a PIN when performing a contactless transaction where you see this symbol.



## How can I view my FNB Global Virtual Card PIN?

Access the FNB Banking App

- Tap 'Cards'
- Select the card you want to view PIN for
- Tap 'Manage PIN'
- Tap 'View card PIN'

## Can I link my FNB Global Virtual Card to FNB Pay or PayPal?

- Yes, you can register/link your FNB Global Virtual Card for the FNB Tap to Pay service from the 'Pay' icon
- You can link your FNB Global Virtual Card to PayPal from the 'Forex > PayPal'

## How much can I spend on my FNB Global Virtual Card?

The spend threshold is dependent on available funds in your corresponding transactional account and the default limit (that cannot be adjusted) which is set against your FNB Global Virtual Card by the bank.

## Do I have access to all the funds in the account my FNB Global Virtual Card is linked to?

Yes, you will have access to available funds in your account.

## Can I add an FNB Global Virtual Card if I have not received my physical plastic card yet?

Yes, you can add your FNB Global Virtual Card whilst waiting for your physical card to start transacting immediately.

## Where can I spend with my FNB Global Virtual Card?

You can make in-app purchases as well as make purchases at online stores, streaming services, subscription payment and contactless 'Tap to Pay' transactions on supported digital wallets such as; FNB Tap to Pay, Samsung Pay, Apple Pay, Fitbit Pay™, Google Pay, Garmin Pay™ and SwatchPAY! The global virtual card can only be used on Merchants and Banks outside of the Common Monetary Area (CMA).

## Can I view pending transactions on the banking app when using an FNB Global Virtual Card?

Yes, you will be able to see the FNB Global Virtual Card transaction while it is still being processed. The transaction will reflect on your transaction history within 3 to 7 days from the initial date of the transaction.

## Will I get an inContact notification?

Yes, you will get an inContact notification confirming the approval or decline of a transaction as per your inContact

message settings. Should you wish to confirm the processing of a transaction because you have not received an inContact notification, you can check the balance on the specific account to confirm.

## Does an FNB Global Virtual Card expire?

Yes, the FNB Global Virtual Card has an expiry date which is 5 years from the month of its creation.

## Can I have multiple FNB Global Virtual Cards and personalise them?

Yes, you can have multiple virtual cards and give each a unique nickname.

## I made a purchase with my FNB Global Virtual Card and the item I received is not what I ordered/I have not received my goods - what should I do?

### The dispute process

Disputes fall into one of four classification categories which you can log with FNB. You are required to contact the merchant and raise the enquiry with them.

If you do not succeed in getting hold of the merchant after two or more attempts, you can raise a dispute with FNB by contacting us via one of the listed contact methods:

Email address - [fnbcard@fnb.co.za](mailto:fnbcard@fnb.co.za)

Contact centre numbers:

- Easy and Aspire - 087 5751111
- Premier - 087 575 11 22
- Private Clients and Private Wealth - 087 312 5910

The contact centre agent will listen to your enquiry then send you a 'Letter of Dispute' form to complete and submit to us for further actioning.

You would need to provide proof that you have attempted to contact the merchant at least twice and have not received any form of feedback from the merchant.

A dispute will then be logged based on the dispute reason. After all checks and balances have been resolved you will be credited, and the merchant debited.

## Can I access an international LoungeKey lounge using my FNB Global Virtual Card?

No, access to LoungeKey international lounges is only available on your physical FNB Global Debit Visa Signature Card.

## What other benefits are linked to my FNB Global Virtual Card?

Your FNB Global Virtual Card gives you access to Visa Signature travel insurance, Visa concierge, purchase protect and offers discounts at selected international merchants, like AVIS and Booking.com.